



# Notables



A Newsletter of the National Foundation for Credit Counseling, Inc.

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NFCC Senior Director for Public Relations Gail Cunningham and McGruff the Crime Dog celebrating the announcement of NFCC's National Protect Your Identity Week

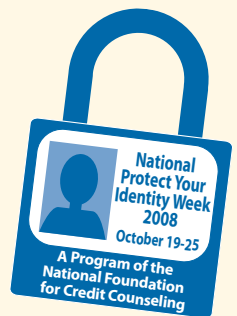
### 2008 Leaders Conference A Great Success and Great Fun!



Page 2

## NFCC to Launch Inaugural National Protect Your Identity Week

Did you know that 8.4 million Americans were victims of identity theft fraud in 2007 with thefts totaling \$49.3 billion dollars? According to the Federal Trade Commission (FTC) ID theft has been the top consumer complaint for the past five years in a row.



Identity theft is a crime that won't go away. In spite of doing everything right, consumers nonetheless can find themselves victimized, forced to spend time and money restoring their good name and good credit. Identity theft affects people of any age, in communities both large and small, and is perpetrated by theft in person, online, or through corporate breaches.

Recognizing the need for a nationwide grassroots consumer education outreach, the National Foundation for Credit Counseling (NFCC) will launch the inaugural National Protect Your Identity Week (PYIW) October 19-25, 2008. NFCC Member Agencies across the nation will conduct ID theft workshops, credit report reviews, and shredding events, in addition to

*continued on page 11*

# 2008 Leaders Conference

## Annual Leaders Conference

The timing and emphasis of the National Foundation for Credit Counseling's (NFCC) 43rd Annual Leaders Conference could not have been more propitious as the meeting was dominated by troubling housing and national economic news.

The conference kicked off with NFCC President and CEO **Susan C. Keating** delivering the annual State of the Credit Counseling Sector address, in which she



laid out a broad and ambitious agenda for the NFCC over the next year (to view Keating's address, visit [nfcc.org](http://nfcc.org)). From there, author **Ron Shapiro** spoke to the audience about his book "Dare to Prepare – How to Win Before You Begin," on the importance of preparation and planning. The first day's General



From top:  
Keating  
Shapiro  
Bell

Session was rounded out with National Reverse Mortgage Lenders Association President **Peter Bell** and a panel presentation on ways in which Member Agencies can better reach out to more diverse groups within their communities.

The business of the day having been concluded, everyone proceeded to relax and unwind a bit at the welcoming reception in the exhibitor hall.

Day Two got underway with a number of workshops on topics ranging from 'Executing Successful National Program and Initiatives at the Agency



Segall and Montgomery

Level' and '990 Preparation Update' to 'Innovative Agency Programs' and 'Understanding Today's Workforce.' When the day's General Session commenced, it was with a presentation on the current economic climate by **Morris Segall** of SPG Trend Advisors. Following him was Assistant Secretary for Housing and Federal Housing Commissioner **Brian D. Montgomery**. That Assistant Secretary Montgomery spoke to the NFCC was quite a testament to the

NFCC, given the attention that was still surrounding Fannie Mae and Freddie Mac. Following his remarks, Montgomery was presented with the NFCC's Making the Difference Award, for his incredible contributions to assisting Americans achieve their dream of homeownership and his efforts on behalf of consumers throughout the mortgage crisis.

The NFCC "Making the Difference" Award was created in 2005 to recognize the unwavering contributions and support that various individuals and organizations have made to the NFCC, its mission, its Member Agencies, and most importantly, the American consumers who benefit from its services.



Cabral and Twohig

Later that afternoon, United States Treasurer **Anna Escobedo Cabral**, and **Peggy Twohig** from the Federal Trade Commission's Division of

Financial Practices were the featured speakers. The panel presentation on concessions that followed touched on a topic of huge importance to all NFCC Member Agencies. This panel also provided an excellent opportunity to honor three long-time allies and associates of the NFCC with Making the Difference Awards: **Jim McCarter** of HSBC, **Chris Kohl** from JPMorgan Chase, and **Dave Shinton** from Bank of America. **Melyssa Barrett** of Visa was also honored with the Making the Difference Partner Award.



Walls

The keynote speaker of the afternoon, MSNBC contributor and author of "The Glass Castle" **Jeannette Walls**, offered a poignant, real-life story of resiliency that struck a deep chord with everyone in attendance.

The real highlight of Tuesday, though, was the NFCC Annual Awards dinner. Since this was the 35th anniversary of the creation of the PACE Awards, there was a 1970s theme to the evening. Guest "celebrity"

## Got News?

NFCC Notables wants to print it!

Send your news, with high resolution photos if available, to Nick Jacobs at [njacobs@nfcc.org](mailto:njacobs@nfcc.org) or contact him at (301) 576-2537 for more information.

# 2008 Leaders Conference continued



emcee Elton John introduced a veritable who's who of 1970s icons, who all wanted to be part of the dinner, ranging from Princess Leia and Chewbacca to John Travolta and the Fonz.

The NFCC's PACE Awards were designed to recognize excellence and innovation for member counseling and client services. The PACE Award stands for: Professional Achievement and Counseling Excellence. PACE Awards were handed out for the Counselor, Educator, and Client of the Year. In addition, the Member Making the Difference Award was presented. This award is voted on by the NFCC membership.

To honor a national partnership's initiative in helping consumers, a new award was handed out this year as well, recognizing the counselor who has made the most significant contribution to the NFCC-MSN Money Message Boards (see related story on page 13). The evening's honorees were:

### **PACE Counselor of the Year**

**Kristen Levander**, CCCS of the Black Hills

### **PACE Educator of the Year**

**Melinda Opperman**, Springboard

### **PACE Client of the Year**

**Adelle Walker**, CCCS of Central New York

### **Making the Difference Member Award**

**Tom Hufford**, CCCS of Northeast Indiana

### **NFCC-MSN Money Message Board Counselor of the Year** **Michelle Burton**, CCCS of Greater Dallas

(See photos on page 6.)

Everyone got an early start the following day with the creditor breakout sessions. With representatives from a number of the major creditors going from room to room, it was a busy, but highly productive, morning. Following the breakout sessions, everyone headed into an open meeting of the NFCC Advisory Council.

The afternoon offered a few more workshops as well as some free time for everyone. Some headed out for the annual NFCC Golf Classic, while others got an opportunity to see a bit of Baltimore and its environs on a Ride the Ducks tour. Still others waited for the traditional cry of "Play ball!" that evening as the hometown Baltimore Orioles played the Cleveland Indians at nearby Camden Yards stadium.

The final day of the meeting brought with it a presentation from Council on Accreditation President Richard Klarberg as well as a Data Security panel.

Much of the day was dedicated to NFCC member business. The morning was devoted to a detailed presentation by the NFCC Board of Directors on a handful of pressing issues from the year prior. The Annual Leadership Conference wrapped-up with the election of the 2008-2009 Board of Trustees and Officers, as well as the NFCC outgoing and incoming Board meetings. The following were elected to three-year terms on the Board:

**Pat Boisclair**, CCCS of Middle Georgia

**Sara Gilbert**, CCCS of No. Colorado & SE Wyoming

**Michele Johnson**, CCCS of Southern Nevada & Utah

**Jane McNamara**, GreenPath

**Laurence G. Snider**, CCCS of Alaska



# 2008 Leaders Conference continued



The 2008-2009 NFCC Board of Trustees. (Not pictured: Don Leu, CCCS of Nebraska; Larry Snider, CCCS of Alaska)

## The 2008-2009 NFCC Board of Trustees:

**Michele Johnson**, Chair  
CCCS of Southern Nevada & Utah

**Dawn Lockhart**, Vice-Chair  
Family Foundations

**Margo Mitchell**, Secretary  
CCCS of Oklahoma

**Tom Jacobson**, Treasurer  
Rural Dynamics, Inc.

**James Kroening**  
FamilyMeans CCCS

**Sara Gilbert**  
CCCS of Northern Colorado & SE Wyoming

**W. Patrick Boisclair**  
CCCS of Middle Georgia

**Mike Cherry**  
CCCS of Springfield

**Charles Deville**  
Family Service Agency - CCCS

**Donald Leu**  
CCCS of Nebraska, Inc.

**Jane McNamara**  
GreenPath, Inc.

**Mike Robards**  
Credit Counseling of Arkansas, Inc.

**Jay Seaton**  
CCCS of Central Ohio

**Jeff Wise**  
CCCS of Southern West Virginia

**Larry Snider**  
CCCS of Alaska

**Susan C. Keating**  
NFCC President & CEO



**ACCE** is the non-profit,  
accredited partner you can rely on



It was nice to see many of you at the recent NFCC conference. If you didn't get a chance to stop by our exhibitor booth, here is a brief description of each of our products:

**Money in Motion** is a 2 hour basic education or bankruptcy course, available online or in print

**Life or Debt** is video-based debtor education with Stacy Johnson and is approved by the EOUST

**CheckWise** is a comprehensive checking account program and is newly available online or as a textbook

**Credit When Credit Is Due** is a 12 lesson basic financial literacy program, written at 8th grade level

**Make Your Move** is a comprehensive home-buying education program, up to and through the closing

We'd be happy to walk you through any of our online programs or tell you more about ACCE products. Call Larry Johnson at 1.888.830.3104 or email at [ljohnson@acce-online.com](mailto:ljohnson@acce-online.com).

# 2008 Leaders Conference Photos



Executing Successful National Programs and Initiatives Workshop



Innovative Member Programs Workshop



Making the Difference Award recipients Chris Kohl (Chase), Jim McCarter (HSBC), and Dave Shinton (Bank of America) (l to r: NFCC Board Chair Michele Johnson, Kohl, McCarter, Shinton, NFCC Board Vice Chair Dawn Lockhart, NFCC President Susan C. Keating)



Panel discussion on reaching out to diverse communities



U.S. Treasurer Anna Escobedo Cabral speaks to the Annual Leaders Conference



NFCC President Susan C. Keating



Federal Housing Commissioner Brian Montgomery delivering the conference keynote address



An address from Peter Bell of NRMLA



Commissioner Brian Montgomery receiving the NFCC Making the Difference Award (l to r: NFCC Board Chair Michele Johnson, Montgomery, NFCC President Susan C. Keating)



Sarah Bloom Raskin, Commissioner of Financial Regulation for the State of Maryland welcoming the NFCC to Baltimore



Concessions Panel Presentation



Peggy Twohig, FTC, Division of Financial Practices



Author Ron Shapiro addressing the conference



Visa's Melyssa Barrett receiving the NFCC Making the Difference Partner Award (l to r: NFCC Board Vice Chair Dawn Lockhart, Family Foundations, NFCC Board Chair Michele Johnson, CCCS of Southern Nevada and Utah, Barrett, NFCC President Susan C. Keating)



"The Glass Castle" author Jeannette Walls addressing the conference



Morris Segall of SPG Trend Advisors offering some insights on the economy

# NFCC Awards Dinner



NFCC President Susan C. Keating, NFCC Board Chair Michele Johnson, Making the Difference Member Award Winner Tom Hufford of CCCS of Northeastern Indiana, Margo Michell of CCCS of Oklahoma (2007 winner)



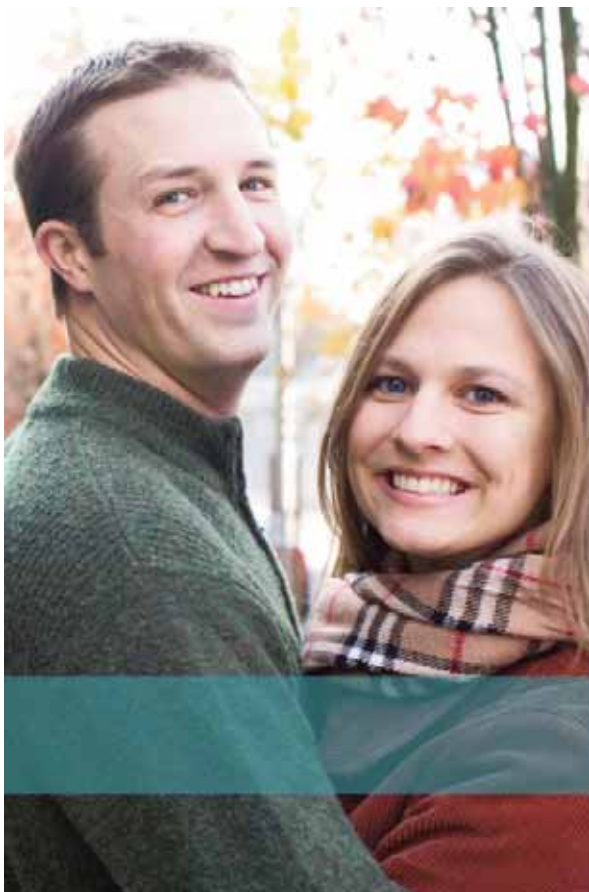
NFCC President Susan C. Keating, NFCC Board Chair Michele Johnson, PACE Counselor of the Year Kristen Levander, CCCS of the Black Hills President Bonnie Spain



NFCC Board Chair Michele Johnson, Springboard CEO Todd Emerson, PACE Educator of the Year Melinda Opperman, NFCC President Susan C. Keating



NFCC President Susan C. Keating, NFCC Board Chair Michele Johnson, PACE Client of the Year Adelle Walker, Adelle's counselor Pat Manley of CCCS of Central New York, Mary Ann Stark, President of CCCS of Central New York



## Practical Money Skills for Life™

Clients rely on your expertise and advice in making informed financial decisions. Visa's **Practical Money Skills for Life** program can help.

At [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com) you'll find a wealth of free information, tools, and resources to help your clients develop and practice better money management. While you're there, sign up for the **Practical Money Skills Newsletter** to receive the latest financial education news, articles, and podcasts free via email.

Check out our free financial literacy resources today at [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)



# Celebrating 70's Style



# Celebrating 70's Style



# Member Services Online

## New Member Services section of NFCC Web site



A reorganization and redesign of the Member Services section of the NFCC Web site commenced in late Spring 2008 and was completed and went live in August.

There were several goals in this effort:

- Better organization of information;
- Eliminate out-dated, repetitive information;
- Make the Web site more interesting and interactive – a site Members would want to go to, instead of someplace they had to go to.

One of the new features right on the front page of the site is a constantly changing 'highlight box' that is used to call attention to important news and updates to the Web site.

Two other new features are Member Pulse and Member Forum. Member Pulse is a survey feature, designed to see what Members are thinking on issues and take their temperature on questions. Both a serious question and a silly question are included, in keeping with that goal of driving people to the site.

The Member Forum section is a message board for Members to interact and talk with one another. If you are a CEO wondering if anyone else has received grant money from a specific creditor, if you're an educator looking to bounce a new idea off of some of your colleagues, if you're a counselor looking to address a unique client issue, or if you are a PR person looking for advice on outreach ideas, Member Forum is the place to go to share ideas or to ask these questions.

The rest of the site has been streamlined into seven major sections: Member Resources & Requirements, Housing, Press Room & Outreach, Publications & Online Education, National Partnerships & Creditor Relations, Legislative & Regulatory Affairs, and Meetings & Conferences.

The Member Resources & Requirements section is where Members will find nearly everything they need and use on the site. It contains everything from Member Quality Standards, National Locator Line Reports, Board contact information and Counselor Certification information, and the Broadcast Email function.

The Housing section provides useful links and information about training, but the biggest part of the section is the information for the various NFCC Intermediaries – NFMCP, HUD HECM, and HUD Comprehensive.

Like Member Resources, the Press Room is another place which contains a huge number of resources – eNews, Speeches, News Releases, *In the News*, and other items. There is also an Archives in the section, with materials dating back to 2006.

The National Partnerships section includes information and other elements about the various partnerships we have with NEA Member Benefits, the Coast Guard, etc. This is also the section where you will find the Creditor Policy Matrix and updates from the creditors on changes in policies, etc.

In the Legislative section you will find information about FCRA, bankruptcy, and other important legislation. Links to EOUST and information on maintaining your approvals for pre-filing counseling and pre-discharge education can be found here. This is also where Legislative Updates from the NFCC will be posted.

Many of the presentations referenced in the piece about the Annual Leaders Conference can be found in the Meetings & Conferences section, along with materials from past meetings.

Questions about the Web site should be directed to Nick Jacobs, (301) 576-2537 or njacobs@nfcc.org.

# Member Agency Spotlight



Richard Call, VP of Housing and part of the Community Outreach team for CCCS of Central Ohio, discusses key steps for getting on track financially

CCCS of Central Ohio, through its Partners Program, reviews information gathered from businesses, community organizations and other groups to understand the current financial literacy needs of area residents. As employers expressed concern about money troubles following their employees to work, CCCS talked with them to identify the specific financial issues experienced by their staff. A rise in 401k withdrawals and missed work-time over debt issues have been frequent problems. In some cases, employee position levels or security clearances depend on good credit histories which can leave Human Resource departments scrambling for preventative solutions.

With this information, CCCS of Central Ohio developed the Workplace Financial Education Program. Through August, almost 30 percent of the financial education workshops presented by CCCS of Central Ohio this year have been arranged by employers. This popular program has given CCCS an opportunity to get in front of people with important information about managing their paychecks during these increasingly challenging times.

The CCCS Workplace Financial Education Program offers a series of topics covering budgeting, saving, wise credit use, understanding credit reports and scores, identity theft and basic retirement principles. Taken together, they provide a comprehensive overview of personal finance concepts and skills, and get people talking over several weeks about changes they'd like to make in the way they handle their finances. Retirement Planning 101 was added to the series because many people began to talk about saving for retirement in other workshops and more time was needed to cover that topic. The focus of this workshop is to help people

## CCCS of Central Ohio Workplace Financial Education Program

understand the important concepts of long term saving the importance of minimizing debt and the various savings tools available to them.

“By working with Human Resource personnel, we can tailor our discussion of retirement plans to reflect the company’s and provide examples of how any existing 401k company-match can help retirement savings grow more quickly,” says **Bill Staler**, National Community Outreach Director for CCCS of Central Ohio.

While many of these are offered as “Lunch and Learns” with voluntary attendance, CCCS helps the company

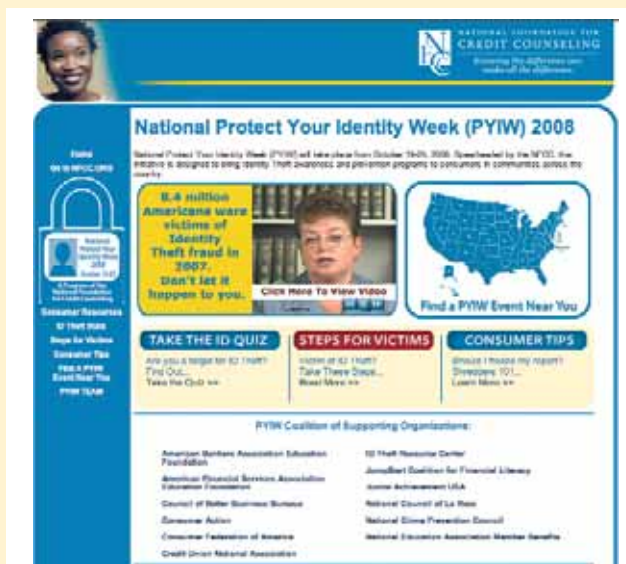
develop strategies for generating interest in the workshops, provide sample fliers and, if possible, discuss ways to offer at least some of the topics as part of the work day. With an average class size of 21, there is plenty of opportunity for positive interaction and hands-on activities. Several companies have asked for the series to be repeated in order to include as many people as possible.

An employer who has offered the series twice, sums it up well. “As an employer, we feel we have an obligation to our staff, and financial knowledge is particularly important to them in these uncertain times,” says **Betsy Wetherby**, Chief Human Resource Officer for a regional law firm based in Columbus, OH. “Both the company and the employee come out ahead when the employee has a better understanding of their personal finances.”

The Workplace Financial Education program has become a successful way to educate the community, increase awareness of our counseling services, and generate financial support for financial education. For more information about this program, contact Kathy Virgallito at CCCS of Central Ohio by phone or email: (614) 552-9578 or [kvirgallito@cccservices.com](mailto:kvirgallito@cccservices.com)

*“Both the company and the employee come out ahead when the employee has a better understanding of their personal finances.”*

—Betsy Wetherby, Columbus, OH



Visit the National Protect Your Identity Week Web site:  
[www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org)

providing a variety of other protection oriented education. All events are free and open to the public.

The PYIW initiative was chosen by Members of the NFCC's National Marketing Initiatives Working Group to address this growing educational need in communities across the country. The Working Group established a PYIW Steering Committee early in 2008 that coordinated the initiative. The PYIW Steering Committee members are: **Mark Foster** and **Matt Shelnut**, Credit Counseling of Arkansas (Co-chairs), **Julie McAduy**, CCCS of Greater New Orleans, **Laurie Tufford**, CCCS of the Tri-Cities, **Sara Varela**, CCCS of New Hampshire and Vermont, and **Gail Cunningham** and **Bob Ensinger** of the NFCC.



As a complement to the community events, the NFCC created a consumer Web site developed to highlight PYIW events and provide valuable identity theft awareness and prevention education. The Web site, [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org), features: a

map where consumers can locate National Protect Your Identity Week events near them; the Identity Theft Risk Check<sup>SM</sup>, an interactive quiz to help consumers assess their risk of identity theft; a video detailing the story of an actual identity theft victim; steps to take if a consumer is a victim of identity theft; and identity theft

protection tips and resources. After Protect Your Identity Week 2008, the Web site will remain live and updated periodically to provide a year-round consumer resource on identity theft-related education.

Underscoring the importance of educating consumers regarding the perils of ID theft is an impressive list of organizations that have shown their support for the NFCC's PYIW by becoming a Coalition Member. PYIW Coalition members will help with our consumer outreach by educating their respective members about the importance of identity theft awareness and protection, providing the NFCC's [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org) Web site as a resource. The Coalition has a combined membership representing more than 60 million people. The PYIW Coalition (as of September 22) includes: Council of Better Business Bureaus, National Education Association Member Benefits, National Crime Prevention Council, Jump\$tart Coalition, Consumer Action, Consumer Federation of America, Credit Union National Association, ID Theft Resource Center, AFSA Education Foundation, ABA Education Foundation, National Council of La Raza, and Junior Achievement USA.

MSN Money is the PYIW 2008 National Media Sponsor. As our national media partner, MSN Money will advertise PYIW and provide [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org) as a resource for their readers throughout their Web site. Popular MSN Money writers including Liz Pulliam Weston will also write about identity theft and reference the NFCC and the PYIW Web site for consumer education and assistance. And, MSN Money will host a community message board on Tuesday, October 21 where consumers can post their questions about ID theft and have them answered by an NFCC Member Agency Certified Credit Counselor. Experian will give away 10,000 free credit monitoring services through the message board that day.



For more information about National Protect Your Identity Week 2008, contact Gail Cunningham at [gcunningham@nfcc.org](mailto:gcunningham@nfcc.org).

# National Partnerships

## NFCC-MSN Money Message Boards Serve More than 4 Million

Since the start of the NFCC-MSN Money partnership, more than 200 NFCC-certified counselors from 58 NFCC Member Agencies have assisted consumers through the NFCC-hosted "Ask a Credit Counselor" Message Board on the MSN Money Web site. Through September 2008, consumer page views to these message boards have totaled 4,331,570. Thank you to all those counselors who have served consumers through these boards in 2008:



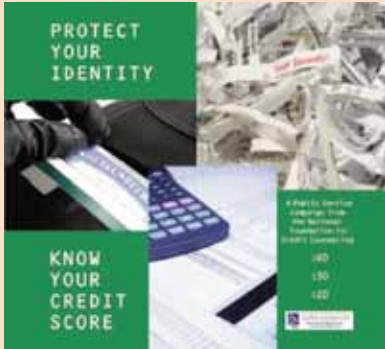
Lisa Arneson CCCS of Sheboygan	Maria Diaz De Leon CCCS of the YMCA (El Paso)	Kristen Henthorn CCCS of Central Ohio	Trish Lynch Clearpoint	Justine Robinson CCCS, Inc. (Salina, KS)
María A. Baeza CCCS of the YMCA (El Paso)	Chris Dlugozima GreenPath	Brandy Hetrick Clearpoint	Larisa Manger Family Means	David Roddick CCCS of Forsyth County
Nichole Bayless Clearpoint	Elke Dodd CCCS of Coos-Curry	Debbie Hitte LifeSpan	Cheryl McKeiver CCCS of Rochester	M'Lissa Routen (Hawkins) Clearpoint
Kate Beck CCCS of Buffalo	Diane Dugas Family Means	Jennifer Hogg Clearpoint	Michelle Mealey Springboard	Linda Rudnick-Smith CCCS of Central New York
Marilyn Behl Clearpoint	Brad Essington Clearpoint	Debbie Hundley Clearpoint	Cathie Middleton Clearpoint	Peter Sargent CCCS of Gtr Greensboro
Stephanie Bittner CCCS of Delaware Valley	Sean Every CCCS of Central New York	Lesia Igo CCCS of Central Ohio	Rich Monahan CCCS of Central New York	Eric Sauder Clearpoint
Lana Brown Family Means	Sheryl Feenan CCCS of Greater Atlanta	Michelle Ingersoll CCCS of Central New York	Brenda Moran CCCS of Greater New Orleans	Joe Scales CCCS of Forsyth County
Nate Burks CCCS of Greater Dallas	Kurt Fischer Family Means	Missy Jefferson Clearpoint	Dennis Neibling CCCS of Oklahoma	Richard Schram CCCS of Central Florida
Richard Buquing Clearpoint	Marshall Freeman Clearpoint	Wayne Jennings Family Means	Cynthia Noel Clearpoint	Tom Simpson CCCS of Oklahoma
Michelle Burton CCCS of Greater Dallas	Joy Gaddis Clearpoint	Jennifer Johns CCCS of Black Hills	Tricia Olsen Clearpoint	Rick Sippel CCCS, Inc. (Salina, KS)
Patrice Callaham Clearpoint	Mary Garza South Texas	Dennis Johnson Clearpoint	Jennifer Ovalle Clearpoint	Patricia Soileau Clearpoint
Susan Campbell Clearpoint	Kay Gentry Clearpoint	Sandra Johnson Clearpoint	Garry Patterson Clearpoint	Paula Sutton CCCS of Greater San Antonio
Sadie Campos Clearpoint	Chymeka Gibbs-Anderson CCCS of Greater Atlanta	Megan Keltner Rural Dynamics	Steven Payer GreenPath	Tom Urbaniak GreenPath
Jean Carmichael CCCS of Central New York	Laurie Gioeni CCCS of Central New York	Brenda Kemp CCCS of Greater Dallas	Bettina Pearch GreenPath	Dan Vessels Clearpoint
Beverly Caudill Clearpoint	Jackie Goff CCCS of North Central West Virginia	Linda King CCCS of Greater Dallas	Jeanine Pickett GreenPath	Kevin Weekely CCCS of Greater Atlanta
Chris Chisholm Clearpoint	Sonya Goins-Singleton CCCS of Buffalo	Michael King CCCS of Northwest Ohio	Jason Plocek GreenPath	Carmen Wilkinson Family Means
Jane Cook CCCS of Greater Dallas	Samara Gonzalez CCCS of Greater Atlanta	Nancy Klassen CCCS of Coos-Curry	Sarah Podjaski GreenPath	Marlin Wollwege Family Means
Shane Cox Clearpoint	Denise Graham Clearpoint	Angela Lair CCCS of Greater Dallas	Irina Podmolska CCCS of Central New York	Wendi Woodson Clearpoint
Sara Cramer Family Means	Danna Green Clearpoint	Lori Lamb Springboard	Marla Puckett Clearpoint	Tim Woytek CCCS of Central New York
Cathy Davis CCCS of Greater New Orleans	Cynthia Hampton Clearpoint	Debra Lee CCCS of Southern West Virginia	Matt Raczko Clearpoint	Barbara Wright Clearpoint
Rodney Denholm CCCS, Inc. (Salina, KS)	Tracy Harden CCCS of Yakima Valley	Chris Lombardo Clearpoint	Crista Reid Clearpoint	Duane Youngman Clearpoint
			Justin Robinson Wichita	

To volunteer for the NFCC-MSN Money message board, contact Evie Feliciani at [efeliciani@nfcc.org](mailto:efeliciani@nfcc.org).

# Public Service Announcements

## New Round of PSAs

The NFCC has just released a new round of radio public service announcements. The PSAs address the issues of identity theft and understanding your credit score. The script for the "Identity Theft" PSA follows:



### "Identity Theft" :60 script

*Every day, millions of Americans are putting themselves at risk just by writing a check, using a credit card or an ATM. We're talking identity theft – and that's why*

*the National Foundation for Credit Counseling has compiled a list of tips to help reduce the risk of having your personal information stolen.*

*Never give out personal or account information when responding to a phone or email inquiry unless you*

*initiated the transaction. Open your credit card and other bills promptly and reconcile your receipts and accounts. Just because your credit card is in your wallet, it doesn't mean you're not at risk. "Skimming" or stealing credit and debt card numbers is a huge part of identity theft.*

*If you've been a victim or think your personal information has been compromised, you need to act immediately. The identity theft recovery process can be long and daunting, but you don't have to do it alone. Contact a certified counselor at the National Foundation for Credit Counseling at 1-800-388-2227, who can guide you every step of the way.*

*This has been a public service message from the NFCC.*

To access all NFCC PSAs, visit the NFCC Web site at [nfcc.org](http://nfcc.org).

## Other News

### First MSN Money-NFCC Message Board Counselor of the Year Award

2008 was the first year for a very special award. As many of you know, back in February of 2007, the NFCC became MSN Money's first nonprofit partner through the establishment of the "Ask a Credit Counselor" message boards. The success of the boards strongly depends on the efforts of volunteer counselors from NFCC Member Agencies who have truly risen to the challenge.

In the words of MSN Editor in Chief, Richard Jenkins, "Since inception, the boards have received over 4.3 million page views. There seems to be no end to the questions consumers have regarding their finances, and NFCC counselors are always there answering those questions, providing reference sites and additional resources, and often being a friend to someone who is frightened over their financial situation.

The NFCC volunteer counselors perform a valuable service to consumers they've never met, nor are they likely to ever come in contact with. The anonymity isn't a concern to them, as the volunteer counselor's heart shows through time after time, demonstrating a strong



NFCC Board Chair Michele Johnson, NFCC-MSN Money Message Board Counselor of the Year Michelle Burton, NFCC President Susan C. Keating

desire to help consumers not only with today's problem, but with financial education that points them in the direction of financial stability for tomorrow.

With over 200 devoted volunteers, one has bubbled to the top, and with good reason. Michelle Burton with Consumer Credit Counseling Service of Greater Dallas has single-handedly answered over 2,000 posts. That's right: 2,000 answers to troubled consumers. This one counselor has managed to carve out time from her already busy daily schedule to help thousands of financially troubled individuals.

MSN Money and the NFCC have long been aware of her efforts, and were pleased to award her the first MSN Money-NFCC Message Board Counselor of the Year Award.

# Agency News

There have been a number of retirements and subsequent new hires and promotions within NFCC Member Agencies this year. **Dan Oelrich** has retired as President of ClearPoint and has been succeeded by **Christopher Honenberger**. **Dewey Matherly** has retired from CCCS of Gaston County. **Robert Mackey** is filling the CEO shoes at CCCS of Topeka now that **Karen Hiller** has retired. **Wayne Odom** has assumed the CEO's duties at Credit Counseling of Columbia now that **Donald Simmons** has retired.

At CCCS of South Texas, **Belinda Balderas** was promoted to director of administration from coordinator of counseling and retention. She will be responsible for daily operations as well as supervision of counseling staff. CCCS of South Texas Counselor **Mary Garza** celebrated her 15th anniversary with the agency.



From Left to Right: Steven Stricklin (CCOA), Curtis Arnold (cardratings.com), Brian Anderson (BCS), Governor Mike Beebe, Linda Tucker (FSA-CCCS) and Zoe Rossi (AR Securities Dept.)

**Kendra Douglas** has been hired as a counselor in the Little Rock and Hot Springs, AR offices of Family Service Agency-CCCS, and **Ernie Parrish** has signed on as a counselor in the Bartlett, TN office.

Additionally, FSA-CCCS was recognized by Governor Mike Beebe during Financial Literacy Month (see photo above).

**Aleyda Walsh** has been re-hired at CCCS of Northeastern Pennsylvania as a part-time consultant. Also at CCCS of NE PA, **Ann McMahon** has been hired as a part-time secretary in the Williamsport office, and **Linda Gerkenmeyer** has been hired as a new part-time counselor in the Stroudsburg office.

There are a couple of new hires at Springboard. **Aaron Horvath** has been brought on as Senior Vice President of Strategic Planning & Development for Springboard. And **Sheri Stuart** is the new Senior Communications Specialist and Education Manager.

CCCS of Puerto Rico also has some new faces. **Aurora Medina** is the new HR Director, **Evelyn Rivera** will be serving in a customer service capacity, and **Hilaida Ortiz** has been hired as a counselor. And by the end of this month **Mildred Murphy** will retire after 11 years with CCCS of PR.

Out west at CCCS of Coos-Curry, **Debbie Pickering** celebrated her 25th anniversary as Executive Director for CCCS.



Pickering

**Jason Nigro** is a new Counselor at CCCS of Buffalo, Inc. Jason was hired back in January along with **Sharlene Rivera**. Rivera handles online and phone counseling and is Spanish-speaking Counselor.

There was a special anniversary at the NFCC. At the Annual Leaders Conference, NFCC Director of Membership Services **Pam Carter** was honored for her 10 years of service to NFCC, which is also the longest tenure of any current NFCC staffer.



## Re-Accredited Agencies

**Chestnut Credit Counseling Services, Bloomington, IL**

**Partnership for Families, Children & Adults, Inc., Chattanooga, TN**

**CCCS of Greater Milwaukee, Milwaukee, WI**

## Member at a Glance

Total Members: .....108  
Total Physical Locations: .....847

### Agency Type

Freestanding Agencies  
(CCC only) .....71  
Multi-Services Agencies .....37

### Counselor Certification

Certified "CCC" Counselors ....2640  
Certified Housing Counselors..1621  
Certified Educators .....38

### Housing

FY2007 NFCC Agencies in  
HUD Intermediary ..... 51  
NFCC Agencies in NFCC  
HUD HECM Intermediary .....50  
NFCC HUD HECM  
network counselors.....335

# Housing Update

## NFMCP and Marketing Efforts

As you read this, the NFCC will have just finished its application for a second round of funding for the National Foreclosure Mitigation Counseling Program (NFMCP). Seventy-four NFCC members are part of its 2009 NFMCP Intermediary to assist consumers with lost mitigation counseling.

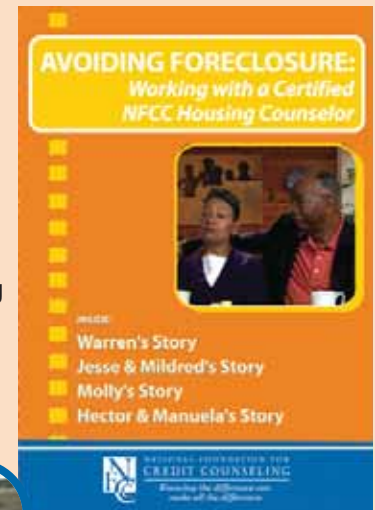
During the first round of funding, the NFCC Intermediary received \$15 million, representing the largest award that was handed out in that round. A portion of that money was used for a broad marketing effort on the part of both the NFCC and its Member Agencies. That marketing campaign included posters in both English and Spanish:



The NFCC also produced two rounds of radio and TV public service announcements to spur consumers into taking action to save their home before it was too late. The NFCC also provided Intermediary members with the ability to "tag" these PSAs for their local markets, providing local contact information as well as the national toll-free number and Web site. The first PSA was called "Foreclosure Nightmare," and was followed up by another ad, "Avoiding Foreclosure." Here is a screen shot from the first ad:



The "Avoiding Foreclosure" PSA is actually a condensed version of a longer video produced by the NFCC of the same name. The longer "Avoiding Foreclosure" video presents the stories of four 'clients,' describing how they got into trouble, how they sought help from an NFCC agency, and the ultimate result of their counseling experience. Copies of the video have been distributed to Intermediary members for them to share with consumers to better acquaint them with the foreclosure mitigation process, and to stakeholders for them to better understand the vital role housing counseling plays in avoiding foreclosure. These are some screen shots from the video:



All public service announcements and the education video can be downloaded from the Member Services Section of the NFCC Web site to use and customize. To date, NFMCP TV and radio PSAs have garnered 22,958 airings reaching an audience of 111,820,649.

## Fall 2008 Notables

### Susan C. Keating

President and CEO

### Bob Ensinger

Senior Vice President, Director  
Brand Development and  
Communications

### Nick Jacobs

Director of Marketing and Member  
Communications

### National Foundation for Credit Counseling

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(301) 495-5623 (fax)

National Locator Line: (800) 388-2227

En Español: (800) 682-9832

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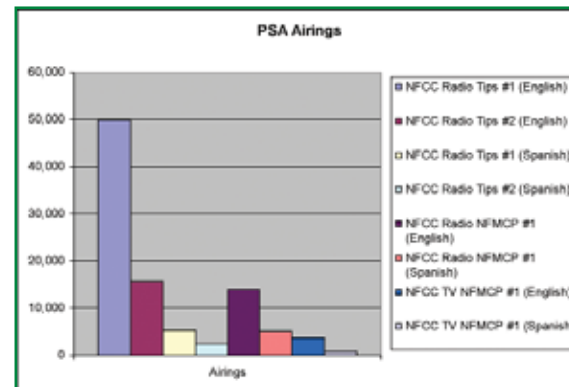
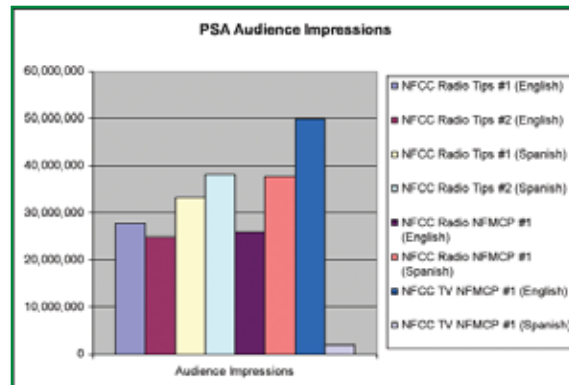
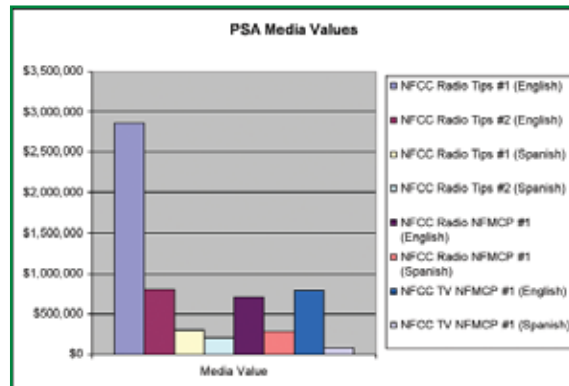
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membership and stakeholders.  
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and resources to advance the  
organization's mission. Editorial  
contributions and comments  
are always welcomed.

## 2008 PSA Stats (through September)

Airings	96,554
Audience Impressions	239,610,445
Media Value	\$6,041,018



## 2009 Notables Calendar

Issue	Release	Materials Due
Winter	mid-January	Dec. 15
Spring	mid-April	Mar. 15
Summer	mid-July	Jun. 15